

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christine A Wray  
Debtor

Case No. 18-03482-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Dec 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2018.

5098203 db +Christine A Wray, 15501 Hares Valley Road, Mapleton Depot, PA 17052-9523  
5098206 +Cawley & Bergmann, LLP, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916  
5098210 +Clearfield Bank & Trust Company, 11 N. 2nd Street, P.O. Box 171, Clearfield, PA 16830-0171  
5098211 +Nationstar Mortgage dba Mr. Cooper, 8950 Cypress Waters Blvd, Dallas, TX 75019-4620  
PNC Bank, PO Box 856177, Louisville, KY 40285-6177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5098201 EDI: AMEREXP.COM Dec 14 2018 00:33:00 American Express, PO Box 1270, Newark, NJ 07101-1270  
5098202 +EDI: TSYS2.COM Dec 14 2018 00:30:00 Barclay's Bank Delaware, ATTN: Bankruptcy Department, P.O. Box 8833, Wilmington, DE 19899-8833  
5098205 EDI: CITICORP.COM Dec 14 2018 00:33:00 Citibank, Attn: Centralized Bankruptcy, P.O. Box 20363, Kansas City, MO 64195  
5098204 +EDI: CHASE.COM Dec 14 2018 00:32:00 Chase, Attn: Bankruptcy Department, P.O. Box 15145, Wilmington, DE 19850-5145  
5098207 EDI: DISCOVER.COM Dec 14 2018 00:32:00 Discover Financial Services, Attn: Bankruptcy Services, P.O. Box 3025, New Albany, OH 43054-3025  
5098208 E-mail/Text: bankruptcynotice@fcbanking.com Dec 13 2018 19:19:30 First Commonwealth Bank, P.O. Box 537, Indiana, PA 15701-0537  
5098209 +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Dec 13 2018 19:20:05 JH Portfolio Debt Equities LLC, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429  
5098833 +EDI: PRA.COM Dec 14 2018 00:25:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5098212 +EDI: RMSC.COM Dec 14 2018 00:34:00 Synchrony Bank-Lowes, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmllawgroup.com  
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfbis.com  
Leah M Stump on behalf of Debtor 1 Christine A Wray lstump@shepleylaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Christine A Wray**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2302**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:18-bk-03482-RNO**

**Order of Discharge**

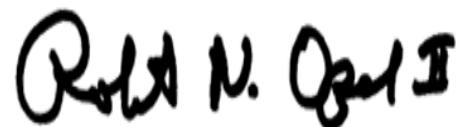
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christine A Wray

**By the court:**

December 13, 2018



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**